

AMENDMENTS TO THE CLAIMS

The following is a complete listing of the claims currently pending in the application:

1. (Original) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

analyzing said overdraft occurrence in an overdraft application to determine a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause; and

generating an overdraft report.
2. (Original) The method of Claim 1, wherein said financial institution includes a banking institution.
3. (Original) The method of Claim 1, wherein said analyzing step includes analyzing said overdraft occurrence with an overdraft representative.
4. (Original) The method of Claim 1, further comprising receiving said overdraft occurrence into a pending overdraft portion of said overdraft application.
5. (Original) The method of Claim 1, further comprising identifying at least one approval authority for said overdraft occurrence.

6. (Original) The method of Claim 5, further comprising accessing a lending authority database of said overdraft application for identifying said approval authority.

7. (Original) The method of Claim 1, wherein said generating step further comprises documenting one or more reasons for said overdraft occurrence in said overdraft report.

8. (Original) The method of Claim 1, wherein said generating step further comprises entering a disposition code into said overdraft report.

9. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes paying an item associated with said overdraft occurrence without charging a fee to said client.

10. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes paying an item associated with said overdraft occurrence and charging a fee to said client.

11. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes returning an item associated with said overdraft occurrence without charging a fee to said client.

12. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes returning an item associated with said overdraft occurrence and charging a fee to said client.

13. (Original) The method of Claim 1, further comprising identifying at least one approval authority alternate for addressing said overdraft occurrence.

14. (Original) The method of Claim 1, further comprising notifying a manager of said overdraft report through electronic mail.

15. (Original) The method of Claim 1, further comprising performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to notifying said manager.

16. (Original) The method of Claim 1, further comprising transmitting a response by a manager to said overdraft report to said overdraft application.

17. (Original) The method of Claim 16, further comprising communicating said manager response to said overdraft data source for disposition of said overdraft occurrence.

18. (Currently Amended) The method of Claim 16, wherein if no response to said overdraft report ~~communicating step~~ is provided by said manager, communicating a default response to said overdraft data source for disposition of said overdraft occurrence.

19. (Original) A system for processing financial information of a client of a financial institution, said system comprising:

an overdraft application for receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client, said overdraft application configured for analyzing said overdraft occurrence to determine a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause; and,

a server connection for communicating an overdraft report associated with said analysis of said overdraft occurrence.

20. (Original) The system of Claim 19, further comprising at least one database operatively associated with said overdraft application for receiving at least one pending overdraft occurrence.

21. (Original) The system of Claim 19, further comprising at least one lending authority database operatively associated with said overdraft application for identifying at least one approval authority for said overdraft occurrence.

22. (Original) The system of Claim 19, further comprising a mail server configured for communicating said overdraft report to said manager.

23. (Original) A computer-readable medium containing instructions for assisting a computer system to perform a method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

analyzing said overdraft occurrence in an overdraft application to determine a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause; and

generating an overdraft report.

24. (Original) The medium of Claim 23, wherein said method further comprises identifying at least one approval authority for said overdraft occurrence.

25. (Original) The medium of Claim 24, wherein said method further comprises accessing a lending authority database of said overdraft application for identifying said approval authority.

26. (Original) The medium of Claim 23, wherein said communicating step further includes notifying said manager of said overdraft report through electronic mail.

27. (Original) The medium of Claim 23, wherein said method further comprises performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to communicating said overdraft report to said manager.

28. (Original) The medium of Claim 23, wherein said method further comprises transmitting a response by said manager to said overdraft report to said overdraft application.

29. (Original) The medium of Claim 28, wherein said method further comprises communicating said manager response to said overdraft data source for disposition of said overdraft occurrence.

30. (Original) The medium of Claim 28, wherein if no response to said communicating step is provided by said manager, communicating a default response to said overdraft data source for disposition of said overdraft occurrence.

31. (New) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

- receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;
- analyzing said overdraft occurrence in an overdraft application to determine a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause;

generating an overdraft report, wherein generating said report includes documenting one or more reasons for said overdraft occurrence in said overdraft report and entering a disposition code into said report, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence.

32. (New) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

analyzing said overdraft occurrence in an overdraft application to determine a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause;

generating an overdraft report, wherein generating said report includes documenting one or more reasons for said overdraft occurrence in said overdraft report and entering a disposition code into said report, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes at least one of:

- i. paying an item associated with said overdraft occurrence without charging a fee to said client,
- ii. paying an item associated with said overdraft occurrence and charging a fee to said client,

iii. returning an item associated with said overdraft occurrence without charging a fee to said client, or

iv. returning an item associated with said overdraft occurrence and charging a fee to said client.